

Honorable Judge Samuel J. Steiner
Chapter 7
Hearing Location: Seattle

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN WASHINGTON DISTRICT OF WASHINGTON

IN RE

CRAIG J BURGESS AND
DEBRA A BURGESS

DEBTORS.

No.: 10-18689-SJS

DECLARATION IN SUPPORT OF
MOTION FOR RELIEF FROM STAY
BY RBS CITIZENS, N.A.

The undersigned declares and states:

1. I am of legal age, not a party to the above captioned action, and competent to be a witness.

2. I am employed by RBS Citizens, N.A. ("Creditor") as a Bankruptcy Specialist. I am familiar with the process by which Creditor maintains its loan records and evaluate status based upon those records. I personally know that the records kept are in the course of regularly conducted business and are a matter of the business routine. Entries in the records are made at or near the time of the event recorded by or with information from a person with knowledge of the event recorded. My training includes instruction on how to access business records necessary to offer testimony concerning loan status and documentation. I offer the testimony in this declaration based on my review of the relevant business records.

3. On September 27, 2006, the debtor executed and delivered a Promissory Note to First Horizon Home Loan Corporation. The Note represents the debtor's promise to pay \$118,000.00. First Horizon Home Loan Corporation indorsed the promissory note in blank. Creditor is now the

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1 Holder of the original indorsed Note as that term is defined by the Uniform Commercial Code. A true
2 and correct copy of the indorsed Note is attached as Exhibit A.

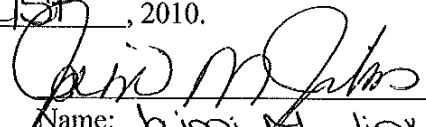
3 4. Creditor's security interest is based upon a Deed of Trust executed by Debtor on or about
4 September 27, 2006. The Deed of Trust created the lien on the property located at 3823 42nd Avenue
5 Southwest, Seattle, WA 98116. The Deed of Trust was recorded on October 5, 2006 under King
6 County recording number 20061005001917. A true and correct copy of the recorded Deed of Trust is
7 attached as Exhibit B.
8

9 5. Creditor's records on the loan that is the subject of present motion reflect that the loan is
10 contractually due for payments owed on and after June 1, 2010. The monthly payment amount is
11 currently \$896.89.
12

13 6. The Principal Balance due on the loan is \$114,404.44.

14 I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND
15 CORRECT
16

17 Dated this 26th day of August, 2010.

18 
19 Name: Jaimi M. Jinks
20 Title: Bankruptcy Specialist
RBS Citizens, N.A.
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